

From: Larry Fitzgerald <clfrun51@me.com>
Sent: Wednesday, September 23, 2015 7:15 PM
To: EBSA, E-ORI - EBSA
Subject: RIN 1210-AB32

I would like to state that the above idea/efforts have good intentions, but one serious fatal flaw. It ignores that many of us have worked hard to conservatively use options to grow our accounts. Do not destroy our ability to grow our retirement accounts...the use of 'covered calls' is a way of protecting what the market does or does not do. I absolutely believe this will hurt my ability to grow my retirement account.

Thank you...